



**U. S. DEPARTMENT OF EDUCATION  
STUDENT FINANCIAL ASSISTANCE**

[illegible]

DATE: JANUARY 17, 2008

THIS DEPARTMENT NOTIFIED YOU THAT WE PROPOSED TO COLLECT DEBT(S) YOU OWED TO THE DEPARTMENT BY GARNISHMENT OF YOUR WAGES. IN RESPONSE, YOU STATED THAT YOU WISHED TO ENTER INTO A VOLUNTARY REPAYMENT PLAN IN ORDER TO AVOID THE GARNISHMENT. YOU EXECUTED THE REPAYMENT AGREEMENT, BUT YOU HAVE NOW STATED TO OUR AUTHORIZED REPRESENTATIVE THAT YOU WILL NOT HONOR THE AGREEMENT. YOUR STATEMENT THAT YOU WILL NOT HONOR THE AGREEMENT IS A BREACH OF THE AGREEMENT. ED WILL, THEREFORE, EXERCISE ITS RIGHT UNDER THE AGREEMENT TO PROCEED WITH THE GARNISHMENT OF YOUR WAGES. ED WILL DIRECT YOUR EMPLOYER TO COMMENCE WITH THE WITHHOLDING.

AS PROVIDED IN THE AGREEMENT, YOU HAVE THE RIGHT TO OBJECT TO THE GARNISHMENT AND TO A HEARING ON YOUR OBJECTION. YOU MAY OBJECT FOR REASONS CONCERNING THE EXISTENCE, AMOUNT, AND ENFORCEABILITY OF THE DEBT. YOU MAY ALSO OBJECT THAT HAVING AMOUNTS EQUAL TO 15% OF YOUR DISPOSABLE PAY WITHHELD FROM YOUR WAGES WOULD CAUSE FINANCIAL HARDSHIP FOR YOU AND YOUR DEPENDENTS. YOU MUST MAKE A HEARING REQUEST IN WRITING AND SEND IT TO ED AT THE ADDRESS LISTED BELOW:

U. S. DEPARTMENT OF EDUCATION  
ATTN: AWG HEARINGS BRANCH  
500 W. MADISON STREET, SUITE #1520  
CHICAGO, ILLINOIS 60661

ANY REQUEST YOU MAKE FOR A HEARING IN THE FUTURE WILL NOT DELAY THIS GARNISHMENT ACTION; WE WILL CONSIDER YOUR OBJECTIONS AND REFUND GARNISHMENT PAYMENTS IF NEEDED.

YOU MAY REQUEST A HEARING BY USING THE REQUEST FOR HEARING FORM, WHICH CAN BE OBTAINED BY CONTACTING CUSTOMER SERVICE AT 1-800-621-3115, OR YOU MAY GO TO ED'S WEBSITE AT: [HTTP://WWW.ED.GOV/OFFICES/OSFAP/DCS/](http://www.ed.gov/offices/OSFAP/DCS/) , SELECT FORMS, AND THEN SELECT THE APPLICATION DESCRIBED FOR THAT OBJECTION. YOUR EMPLOYER MAY NOT DISCHARGE YOU FROM EMPLOYMENT, NOR TAKE DISCIPLINARY ACTION AGAINST YOU, AS A RESULT, OF AN ORDER OF WITHHOLDING, NOR CAN A PROSPECTIVE EMPLOYER REFUSE TO EMPLOY YOU, AS A RESULT OF THIS PROPOSED ACTION OR EXISTENCE OF AN ORDER OF WITHHOLDING. IF ANY SUCH ACTIONS FOR SUCH REASON ARE TAKEN AGAINST YOU, YOU MAY SUE THAT EMPLOYER IN A STATE OR FEDERAL COURT FOR REINSTATEMENT, BACK PAY, ATTORNEY'S FEES AND PUNITIVE DAMAGES.

THIS DETERMINATION AFFECTS ONLY THE DEBT(S) DESCRIBED IN THE NOTICE OF GARNISHMENT AND IS TOTALLY SEPARATE FROM ANY NOTICE OF PROPOSED FEDERAL PAYMENT OFFSET OR GARNISHMENT YOU MAY HAVE RECEIVED FROM A GUARANTY AGENCY. IF YOU RECEIVE A NOTICE OF COLLECTION ACTION FROM A GUARANTY AGENCY, YOU MUST PRESENT ANY OBJECTIVES TO COLLECTION ACTION TO THAT AGENCY.